Form B9I (Chapter 13 Case) Case Number **09−40075**

UNITED STATES BANKRUPTCY COURT
District of South Dakota

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 2/19/09 .

You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Debtor(s):
Cynthia Jean Ward
1422 N. Conifer Place
Sioux Falls, SD 57107

Case Number:
09−40075

Social Security/Taxpayer ID Numbers:
xxx−xx−2736

Attorney for Debtor(s):
Jeff G. Giebink
809 West 10th Street
Suite A
Sioux Falls, SD 57104
Telephone number: (605) 334−5272

Bankruptcy Trustee:
Dale A. Wein
Bankruptcy Trustee
PO Box 1329
Aberdeen, SD 57402−1329
Telephone number: 605−225−0100

Meeting of Creditors:

Date: **April 1, 2009** Time: **02:00 PM** Location: **Suite 300, 314 S. Main Ave., Sioux Falls, SD 57104**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

To File a Proof of Claim

For all creditors (except a governmental unit): 6/30/09 For a governmental unit: 8/18/09 [except as otherwise provided in Fed. R. Bankr. P. 3002(c)(1)]

To Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Hearing on Confirmation of Plan

Date: May 7, 2009 Time: 10:00 AM (Central) Location: First Floor Courtroom, Room 117, U.S. Courthouse, 400 South Phillips Avenue, Sioux Falls, SD 57104−6851

To Object to Plan:

You will receive a copy of the proposed plan from Debtor(s).

4/17/09

To File a Complaint to Determine Dischargeability of Certain Debts:

6/1/09

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Creditors May Not Take Certain Actions:

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the property of the debtor(s) and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:
400 S. Phillips Ave., Room 104
Sioux Falls, SD 57104−6851
Telephone: 605−357−2400
www.sdb.uscourts.gov

Hours Open: Monday − Friday 8:00 AM − 5:00 PM

For the Court:
Clerk of the Bankruptcy Court
Frederick M. Entwistle

Date: 2/20/09

SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.

EXPLANATIONS

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the proposed plan has been or will be mailed to you by the debtor(s) or the attorney for the debtor(s). The date, time, and location of the confirmation hearing on the proposed plan is on the front of this notice. If this information changes, you will receive a separate notice of confirmation hearing or an order. The debtor(s) will remain in possession of the debtor's(s') property and may continue to operate the debtor's(s') business, if any, unless the court orders otherwise.
Creditors May Not Take Certain Actions	Prohibited collection actions against the debtor(s) and certain codebtors are listed in §§ 362 and 1301 of the Bankruptcy Code. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing the debtor's(s') property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's(s') wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. *The debtor(s) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor(s). Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences an attorney can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. **Filing Deadline for a Foreign Creditor:** The deadline for filing claims set forth on the front of this notice applies to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's(s') case is converted to chapter 7. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's(s') property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office. You may also review them online, using CM/ECF (contact the clerk's office for more information regarding CM/ECF).
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Foreign Creditors	Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Debtor Identification	**Important notice to individual debtors: All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case.**

−− Refer to Other Side for Important Deadlines and Notices −−

UNITED STATES BANKRUPTCY COURT
District of South Dakota

PROOF OF CLAIM
(Revised 12/08)

Debtor's name:
Cynthia Jean Ward

Case number: 09-40075

Chapter: 13

Please see the Instructions that accompany this form for definitions and guidance on completing a proof of claim.

This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.

Creditor's name:

Last four digits of any number by which creditor identifies debtor:

Send notices to (name and address):

Phone number: (   )

☐ Check this box if you are aware that someone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.

☐ Check this box if you are the debtor or trustee in this case.

☐ Check this box if this claim is intended to **replace** a previously filed claim.

☐ Check this box if this claim is intended to **amend** a previously filed claim.

Date of previously filed claim:

1. Basis for claim (check all that apply and use "Other" to describe any claim not fitting within one of the listed categories):

☐ Goods sold
☐ Services performed
☐ Money loaned
☐ Personal injury/wrongful death
☐ Taxes
☐ Retiree benefits (per 11 U.S.C. § 1114(a))

☐ Wages, salaries, or compensation, for services performed (insert dates):

From: To:

Last four digits of your SS #:

☐ Other (describe):

2. Date(s) debt incurred:

3. Date(s) of any judgment:

4. CLASSIFICATION OF CLAIM. Check the appropriate box(es) that best describes your claim. See reverse side for important explanations.

UNSECURED NONPRIORITY CLAIM
☐ Check this box if: (a) there is no lien on property securing your claim; (b) your claim exceeds the value of the property securing it; (c) none or only part of your claim is entitled to priority. **State the amount of any unsecured nonpriority claim in the space provided for "Unsecured" claims in section 5 below.**

SECURED CLAIM
☐ Check this box if your claim is secured by a lien on property (including a right of setoff). **State the amount of any secured claim in the space provided for "Secured" claims in section 5 below.**

Check the appropriate box(es) if your claim is secured by:

☐ Real estate
☐ Motor vehicle(s)
☐ Other property (describe):

Value of property: $_______________ Annual Interest Rate _______%

Arrearage and other charges at the time the case was filed included in secured claim, if any: $

UNSECURED PRIORITY CLAIM
☐ Check this box if you have an unsecured claim, all or part of which is entitled to priority. **State the amount of any unsecured priority claim in the space provided for "Priority" claims in section 5 below.**

Check the appropriate box(es) if your claim is entitled to priority for:

☐ Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (B).
☐ Wages, salaries, or commissions (up to $10,950*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4).
☐ Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5).
☐ Deposits (up to $2,425*) toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(7).
☐ Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).
☐ Other - 11 U.S.C. § 507(a)(____) (specify paragraph)

* *Amounts are subject to adjustment on 4/1/2010 and every three years thereafter with respect to cases filed on or after the date of the adjustment.*

5. TOTAL AMOUNT OF CLAIM AT TIME CASE FILED:

$____________________ + $____________________ + $____________________ = $____________________
a. Secured **b. Unsecured** **c. Priority** **TOTAL** (a+b+c)

6. CREDITS: All payments on this claim have been credited for the purpose of making this claim.

7. DOCUMENTS: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements or running accounts, contracts, judgments, mortgages, and security agreements. Also attach redacted copies of documents providing evidence of the perfection of a security interest. You may also attach summaries. *See definition of "redacted" on reverse side.*

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

If the documents are not available, please explain:

8. DATE-STAMPED COPY: To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and a copy of this proof of claim.

THIS SPACE IS FOR COURT USE ONLY

Date:

Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach a copy of power of attorney, if any.

Penalty for presenting a fraudulent claim: Fine of up to $500,000 or imprisonment for up to five years, or both. 18 U.S.C. § § 152 and 3571.

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules. **If you have questions regarding these instructions and definitions, please consult an attorney. Neither the Clerk's office nor the trustee (if one has been appointed) is permitted to give legal advice.**

Items to be completed on Proof of Claim form

Court, Name of Debtor, and Case Number:

Fill in the federal judicial district where the bankruptcy case was filed (for example, District of South Dakota), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

Information about Creditor:

Fill in the name, address, and telephone number of the creditor to whom the debtor owes money or property, and the last four digits of any number used by the creditor to identify the debtor. If anyone else has already filed a proof of claim relating to this debt, if you are the debtor or the trustee, or if this proof of claim replaces or amends a proof of claim that was previously filed, check the appropriate box on the form. A proof of claim *replaces* another proof of claim if it is intended to supersede a proof of claim filed by someone else on your behalf (such as the debtor, the trustee, a guarantor, or a co-debtor). A proof of claim *amends* another proof of claim if it is intended to correct or change a proof of claim you filed previously.

The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (Fed.R.Bankr.P.) 2002(g).

1. Basis for Claim:

Check the type of debt for which the proof of claim is being filed. If the type of debt is not listed, check "Other" and briefly describe the type of debt. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. If you were an employee of the debtor, fill in the last four digits of your social security number and the dates of work for which you were not paid.

2. Date(s) Debt Incurred:

Fill in the date(s) when the debt first was owed by the debtor.

3. Date(s) of any Judgment:

If you have a court judgment for this debt, state the date(s) the court entered the judgment.

4. Classification of Claim

Unsecured Nonpriority Claim:

Check the appropriate box if you have an unsecured nonpriority claim, sometimes referred to as a general "unsecured claim." (See DEFINITIONS, below.)

State the amount of any unsecured nonpriority claim in the space provided for "Unsecured" claims in section 5 of the form. If your claim is partly secured and partly unsecured (see "Secured Claim" below), or partly priority and partly nonpriority (see "Unsecured Priority Claim" below), state **only** the amount of your claim that is **not** secured and **not** entitled to priority in the space provided for "Unsecured" claims in section 5.

Secured Claim:

Check the appropriate box if you have a secured claim. (See DEFINITIONS, below). Check the appropriate box(es) to indicate the type(s) of property securing your claim. State the value of the property securing your claim, the annual interest rate, the amount of any arrearage (amount past due) and other charges as of the date the bankruptcy case was filed.

State the amount of any secured claim in the space provided for "Secured" claims in section 5 of the form. If your claim is partly secured and partly unsecured (which it will be if it is for more than the value of the property securing your claim), state **only** the amount of your claim that is secured (the value of the property) in the space provided for "Secured" claims in section 5.

Unsecured Priority Claim:

Check the appropriate box if you have an unsecured priority claim. (See DEFINITIONS, below). Check the appropriate box(es) to indicate the paragraph of 11 U.S.C. § 507(a) under which you claim a priority.

State the amount of any unsecured priority claim in the space provided for "Priority" claims in section 5 of the form. If your claim is partly priority and partly nonpriority (which it will be if it is for more than the amount given priority by law), state **only** the amount of your claim that is priority in the space provided for "Priority" claims in section 5.

5. Total Amount of Claim at Time Case Filed:

Fill in the amount of your secured claim (if any), the amount of your unsecured claim (if any), the amount of your priority claim (if any), and the total amount of your claim on the date the bankruptcy case was filed.

6. Credits:

By signing this proof of claim, you are stating under oath that in calculating the amount of your claim you have given the debtor credit for all payments received from the debtor.

7. Documents:

Attach to this proof of claim redacted copies of documents that support the existence of the debt and any lien securing the debt. Also attach copies of documents that evidence the perfection of any security interest. You may also attach summaries. Do not send original documents, as attachments may be destroyed after scanning.

Date and Signature:

The person filing this proof of claim must sign and date it. Fed.R.Bankr.P. 9011. If the claim is filed electronically, Fed.R.Bankr.P. 5005(a)(2) authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

__________DEFINITIONS__________

Debtor

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor

A creditor is the person, corporation, or other entity owed a debt by the debtor on the date of the bankruptcy filing.

Claim

A claim is the creditor's right to receive payment on a debt that was owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. § 101(5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

Secured Claim

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

Unsecured Priority Claim

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted certain information. A creditor should redact and use only the last four digits of any social security, individual's tax identification, or financial account number, all but the initials of a minor's name and only the year of any person's date of birth.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

______INFORMATION______

Acknowledgment of Filing of Claim

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to Fed.R.Bankr.P. 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq*.), and any applicable orders of the bankruptcy court.

CERTIFICATE OF NOTICE

District/off: 0869-4 User: sbrooks Page 1 of 1 Date Rcvd: Feb 20, 2009
Case: 09-40075 Form ID: b9i Total Served: 18

The following entities were served by first class mail on Feb 22, 2009.

db	+Cynthia Jean Ward, 1422 N. Conifer Place, Sioux Falls, SD 57107-0956
aty	+Jeff G. Giebink, 809 West 10th Street, Suite A, Sioux Falls, SD 57104-3583
tr	Dale A. Wein, Bankruptcy Trustee, PO Box 1329, Aberdeen, SD 57402-1329
ust	Bruce J. Gering, 314 South Main Avenue, Suite 303, Sioux Falls, SD 57104-6462
914616	Aqua Finance, Inc., PO Box 101928 Dept. 612A, Birmingham, AL 35210-6928
914617	+Auto Loan Acceptance Corporation, PO Box 91131, Sioux Falls, SD 57109-1131
914618	Avera McKennan Hospital, 800 E. 21st St., PO Box 5045, Sioux Falls, SD 57117-5045
914621	+Cross Logistics, 1500 W. Russell St., Sioux Falls, SD 57104-1329
914622	+Dakota Surgical Ltd, 911 E. 20th St., Suite 300, Sioux Falls, SD 57105-1045
914623	+Dollar Loan Center, 5219 W. 26th Street, Sioux Falls, SD 57106-3514
914624	Home Federal Bank, PO Box 5000, Sioux Falls, SD 57117-5000
914627	Subscriber Services, Inc., PO Box 741112, Arrada, CO 80006-1112
914628	++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 (address filed with court: US Bank, PO Box 2188, Oshkosh, WI 54903-2188)

The following entities were served by electronic transmission on Feb 20, 2009.

914615	Fax: 712-252-1653 Feb 20 2009 20:36:48 American General Finance, 4133 E. Gordon Dr., Sioux City, IA 51106-1304
914619	EDI: CAPITALONE.COM Feb 20 2009 17:13:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
914620	EDI: PHINARCADIA.COM Feb 20 2009 17:13:00 Citifinancial Auto, PO Box 210189, Bedford, TX 76095-7189
914625	EDI: HFC.COM Feb 20 2009 17:13:00 HSBC Card Services, PO Box 80084, Salinas, CA 93912-0084
914626	EDI: RMSC.COM Feb 20 2009 17:13:00 Lowe’s, PO Box 530914, Atlanta, GA 30353-0914
914628	EDI: USBANKARS.COM Feb 20 2009 17:13:00 US Bank, PO Box 2188, Oshkosh, WI 54903-2188

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked ’+’ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked ’++’ were redirected to the recipient’s preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary’s privacy policies.

Date: Feb 22, 2009 **Signature:** Joseph Speetjens